



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name WASHINGTON FEDERAL, INC.

City/State SEATTLE, WA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 19,973,171

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WASHINGTON FEDERAL, INC.
425 PIKE STREET, 3RD FLOOR

SEATTLE, WA 98101

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	19,503,724	17,891,239	16,473,352	15,790,594	15,078,456
Net income (\$000)	194,945	144,523	223,017	205,122	183,956
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.71	2.60	54	2.69	2.77	38	2.97	3.01	41	3.06	3.08	41	3	2.92	46
+ Non-interest income	0.37	1.04	13	0.24	1.21	5	0.49	1.32	14	0.31	1.31	9	0.29	1.35	7
- Overhead expense	1.81	2.17	25	1.82	2.57	17	1.76	2.69	11	1.71	2.71	7	1.60	2.72	5
- Provision for credit losses	-0.01	-0.09	67	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4	-0.01	0.16	6
+ Securities gains (losses)	0	0.01	46	0.08	0.02	91	0	0.01	35	0	0	50	0.02	0.01	76
+ Other tax equivalent adjustments	0	0	46	0.01	0	93	0	0	42	0	0	45	0	0	13
= Pretax net operating income (tax equivalent)	1.28	1.66	18	1.05	1.04	46	1.71	1.56	64	1.69	1.57	59	1.72	1.43	75
Net operating income	1	1.26	22	0.81	0.81	43	1.35	1.19	69	1.30	1.24	55	1.22	0.89	82
Net income	1	1.26	22	0.81	0.82	42	1.35	1.19	69	1.30	1.24	54	1.22	0.90	82
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.29	3.06	63	3.68	3.55	56	4.43	4.41	54	4.31	4.24	55	4.08	3.80	67
Interest expense	0.41	0.25	83	0.80	0.52	79	1.25	1.08	69	1.01	0.86	70	0.84	0.60	75
Net interest income (tax equivalent)	2.88	2.80	51	2.88	3.01	37	3.18	3.33	36	3.29	3.38	38	3.24	3.19	45
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.05	0.11	0	-0.02	0.27	1	-0.04	0.21	3	-0.08	0.22	2	-0.11	0.24	1
Earnings coverage of net loan and lease losses (X)	-36.43	39.72	9	-86.94	22.91	1	-58.31	24.40	3	-27.51	21.75	6	-20.97	19.67	5
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.23	46	1.30	1.58	34	1.10	0.83	81	1.11	0.90	76	1.13	0.98	67
Allowance for loan and lease losses / Total loans and leases	1.16	1.20	46	1.30	1.55	36	1.10	0.81	81	1.11	0.89	78	1.13	0.96	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.34	0.49	34	0.48	0.71	35	0.30	0.57	23	0.50	0.61	39	0.59	0.72	43
30-89 days past due loans and leases / Total loans and leases	0.04	0.32	5	0.12	0.39	15	0.07	0.43	8	0.12	0.44	13	0.11	0.47	9
Liquidity and Funding															
Net noncore funding dependence	-4.75	-2.33	43	2.68	3.20	53	13.45	14.45	50	17.37	16.62	58	17.48	17.03	55
Net short-term noncore funding dependence	-8.17	-7.71	43	-4.42	-4.76	45	2.88	3.38	39	10.75	4.66	68	10.37	4.83	65
Net loans and leases / Total assets	73.07	58.67	83	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70	71.27	62.73	66
Capitalization															
Tier 1 leverage ratio	9.14	8.98	61	9.25	9.13	53	10.72	9.76	76	10.63	9.71	78	11.26	9.53	88
Holding company equity capital / Total assets	10.76	10.71	54	10.82	11.16	44	12.49	12.43	50	12.25	12.22	54	12.90	11.94	65
Total equity capital (including minority interest) / Total assets	10.76	10.82	52	10.82	11.29	41	12.49	12.57	49	12.25	12.27	54	12.90	12.01	64
Common equity tier 1 capital / Total risk-weighted assets	9.98	12.42	16	12.65	12.38	60	14.29	12.17	82	14.44	12.12	82	15.47	12.19	82
Net loans and leases / Equity capital (X)	6.79	5.53	77	6.25	5.58	68	5.81	5.21	67	5.90	5.29	65	5.53	5.27	55
Cash dividends / Net income	39.95	28.27	73	46.11	42.30	57	29.20	33.12	43	28.08	27.31	45	40.85	31.29	65
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	4.77	10.50	27	16.08	16.68	51	1.45	9.26	14	3.88	7	43	4.78	8.28	48
Equity capital	4.24	7.46	47	0.53	6.99	19	3.42	10.49	27	-1.32	7.89	17	0.50	10.18	17
Net loans and leases	13.27	3.36	83	8.21	9.07	55	1.75	9.10	21	5.37	7.89	41	9.59	9.38	67
Noncore funding	-29.28	-14.79	27	8.97	-12.18	75	-11.35	6.59	23	7.20	10.67	52	-27.02	5.59	14
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	98.52	103.22	23	97.76	102.81	20	97.68	103.22	17	99.65	103.10	33	98.59	102.10	28
Cash from ops + noncash items + op expense / Op expense + dividends	162.19	154.48	62	216.23	147.24	80	326.70	190.27	86	353.64	174.91	94	243.01	148.20	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	548,337	543,190	577,163	530,558	478,515	0.95	20.12
Income from lease financing receivables.....	405	1,837	672	1,454	5,652	-77.95	-91.71
Fully taxable income on loans and leases.....	545,627	542,113	574,691	528,794	480,854	0.65	18.77
Tax-exempt income on loans and leases.....	3,115	2,914	3,144	3,218	3,313	6.90	56.85
Estimated tax benefit on income on loans and leases.....	2,619	2,565	3,112	3,174	3,253	2.09	35.92
Income on loans and leases (tax equivalent).....	551,361	547,592	580,947	535,186	487,420	0.69	19.01
Investment interest income (tax equivalent).....	49,815	64,658	95,038	91,932	79,857	-22.96	-35.38
Interest on balances due from depository institutions.....	2,591	2,783	5,597	3,676	1,938	-6.90	92.64
Interest income on other earning assets.....	0	0	0	65	0		
Total interest income (tax equivalent).....	603,767	615,033	681,582	630,859	569,215	-1.83	11.45
Interest on time deposits of \$250K or more.....	3,264	8,677	13,698	8,524	5,430	-62.38	
Interest on time deposits < \$250K.....	18,238	51,188	76,114	55,655	39,723	-64.37	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	15,161	23,075	37,306	20,255	8,373	-34.30	149.32
Interest on other borrowings and trading liabilities.....	38,833	50,985	64,957	63,935	63,898	-23.83	-40.47
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	75,496	133,925	192,075	148,369	117,424	-43.63	-35.97
Net interest income (tax equivalent).....	528,271	481,108	489,507	482,490	451,791	9.80	24.64
Non-interest income.....	72,208	43,527	80,058	48,682	43,245	65.89	45.87
Adjusted operating income (tax equivalent).....	600,479	524,635	569,565	531,172	495,036	14.46	26.86
Overhead expense.....	352,580	325,828	289,566	269,987	240,607	8.21	57.47
Provision for credit losses.....	-2,000	28,500	-2,150	-5,950	-2,100		
Securities gains (losses).....	95	15,028	0	0	2,531	-99.37	-90.19
Other tax equivalent adjustments.....	0	2,001	0	0	-1	-100.00	
Pretax net operating income (tax equivalent).....	249,994	187,336	282,149	267,135	259,059	33.45	-2.65
Applicable income taxes.....	51,934	37,898	55,988	58,795	71,791	37.04	-38.63
Tax equivalent adjustments.....	3,115	4,915	3,144	3,218	3,312	-36.62	56.85
Applicable income taxes (tax equivalent).....	55,049	42,813	59,132	62,013	75,103	28.58	-36.44
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	194,945	144,523	223,017	205,122	183,956	34.89	14.54
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	194,945	144,523	223,017	205,122	183,956	34.89	14.54
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	194,945	144,523	223,017	205,122	183,956	34.89	14.54
Investment securities income (tax equivalent).....	49,815	64,658	95,038	91,932	79,857	-22.96	-35.38
US Treasury and agency securities (excluding mortgage-backed securities).....	590	439	425	559	1,304	34.40	-59.06
Mortgage-backed securities.....	22,269	40,930	70,905	72,700	64,722	-45.59	-62.10
All other securities.....	26,956	23,289	23,708	18,673	13,831	15.75	59.51
Cash dividends declared.....	77,888	66,641	65,113	57,592	75,140	16.88	54.81
Common.....	52,955	66,641	65,113	57,592	75,140	-20.54	5.25
Preferred.....	24,933	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.10	2.85	71	3.44	3.27	63	4.14	4	63	4	3.87	63	3.78	3.47	69
Less: Interest expense	0.39	0.23	83	0.75	0.48	79	1.17	0.98	72	0.94	0.79	69	0.78	0.55	76
Equals: Net interest income (tax equivalent)	2.71	2.60	54	2.69	2.77	38	2.97	3.01	41	3.06	3.08	41	3	2.92	46
Plus: Non-interest income	0.37	1.04	13	0.24	1.21	5	0.49	1.32	14	0.31	1.31	9	0.29	1.35	7
Equals: adjusted operating income (tax equivalent)	3.08	3.70	18	2.93	4.04	6	3.46	4.41	13	3.36	4.46	9	3.28	4.33	11
Less: Overhead expense	1.81	2.17	25	1.82	2.57	17	1.76	2.69	11	1.71	2.71	7	1.60	2.72	5
Less: Provision for credit losses	-0.01	-0.09	67	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4	-0.01	0.16	6
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	46	0.08	0.02	91	0	0.01	35	0	0	50	0.02	0.01	77
Plus: other tax equivalent adjustments	0	0	46	0.01	0	93	0	0	42	0	0	45	0	0	13
Equals: Pretax net operating income (tax equivalent)	1.28	1.66	18	1.05	1.04	46	1.71	1.56	64	1.69	1.57	59	1.72	1.43	75
Less: Applicable income taxes (tax equivalent)	0.28	0.38	18	0.24	0.23	51	0.36	0.36	46	0.39	0.33	66	0.50	0.55	39
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1	1.26	22	0.81	0.81	43	1.35	1.19	69	1.30	1.24	55	1.22	0.89	82
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1	1.26	22	0.81	0.82	42	1.35	1.19	69	1.30	1.24	54	1.22	0.90	82
Memo: Net income (last four quarters)	1	1.26	22	0.81	0.82	42	1.35	1.19	68	1.30	1.24	54	1.22	0.91	82
Net income—BHC and noncontrolling (minority) interest	1	1.27	21	0.81	0.83	42	1.35	1.20	68	1.30	1.25	54	1.22	0.91	81
Margin Analysis															
Average earning assets / Average assets	93.98	93.08	63	93.30	92.32	65	93.33	91.05	73	92.78	91.48	62	92.62	91.61	60
Average interest-bearing funds / Average assets	73.41	61.99	83	76.55	64.06	86	77.30	65.57	84	77.83	65.56	88	81.68	65.75	91
Interest income (tax equivalent) / Average earning assets	3.29	3.06	63	3.68	3.55	56	4.43	4.41	54	4.31	4.24	55	4.08	3.80	67
Interest expense / Average earning assets	0.41	0.25	83	0.80	0.52	79	1.25	1.08	69	1.01	0.86	70	0.84	0.60	75
Net interest income (tax equivalent) / Average earning assets	2.88	2.80	51	2.88	3.01	37	3.18	3.33	36	3.29	3.38	38	3.24	3.19	45
Yield or Cost															
Total loans and leases (tax equivalent)	3.99	4.01	49	4.29	4.27	55	4.77	5.09	32	4.64	4.95	33	4.52	4.52	57
Interest-bearing bank balances	0.14	0.14	48	0.23	0.27	44	2.63	2.04	80	2.34	1.64	89	1.03	1.05	49
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets		0.45			0.60			0.99			1.11			1.11	
Total earning assets	3.28	3.04	64	3.67	3.51	57	4.41	4.36	55	4.28	4.20	55	4.05	3.73	71
Investment securities (tax equivalent)	1.89	1.77	62	2.32	2.25	58	3.22	2.76	82	3.12	2.68	81	2.64	2.47	68
US Treasury and agency securities (excluding mortgage-backed securities)	0.92	1.14	34	1.29	1.75	29	1.96	2.32	29	2.32	2.05	73	3.95	1.62	97
Mortgage-backed securities	2.17	1.57	90	2.40	2.05	82	2.91	2.61	86	2.84	2.50	85	2.55	2.23	79
All other securities	1.83	2.81	19	2.11	3.24	12	4.80	4.06	78	4.71	4.20	80	3.40	3.66	48
Interest-bearing deposits	0.30	0.21	70	0.76	0.53	77	1.35	1.10	72	0.95	0.81	69	0.63	0.49	72
Time deposits of \$250K or more	0.66	0.66	53	1.45	1.42	49	2.01	1.96	52	1.55	1.44	60			
Time deposits < \$250K	0.61	0.62	55	1.44	1.36	56	1.84	1.82	47	1.36	1.29	53			
Other domestic deposits	0.17	0.15	66	0.34	0.36	50	0.68	0.93	34	0.39	0.67	22			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos		0.17			0.62			1.86			1.51		0.29	0.94	19
Other borrowed funds and trading liabilities	1.94	1.27	76	1.94	1.50	75	2.56	2.38	63	2.64	2.28	77	2.92	1.77	92
All interest-bearing funds	0.53	0.37	80	0.98	0.74	78	1.51	1.49	61	1.21	1.19	62	0.95	0.82	67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	72,208	43,527	80,058	48,682	43,245
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	15,116	14,500	14,657	14,809	13,756
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	12,244	11,057	10,285	9,498	8,060
Venture capital revenue	0	0	0	0	0
Net servicing fees	3	23	0	19	9
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-308	-1,508	36,031	6,211	-186
Other non-interest income	45,153	19,455	19,085	18,145	21,606
Total overhead expenses	352,580	325,828	289,566	269,987	240,607
Personnel expense	179,745	154,197	138,113	128,604	116,953
Net occupancy expense	37,842	41,594	46,803	39,420	39,297
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,178	2,137	2,025	2,011	3,891
Other operating expenses	133,815	127,900	102,625	99,952	80,466
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,129	2,084	1,986	1,910	1,829
Average personnel expense per employee	84.43	73.99	69.54	67.33	63.94
Average assets per employee	9,160.98	8,585.05	8,294.74	8,267.33	8,244.10

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	59.02	59.28	43	62.45	62.28	55	51.12	61.29	12	51.14	60.88	15	48.93	63.61	11
Percent of Average Assets															
Total overhead expense	1.81	2.17	25	1.82	2.57	17	1.76	2.69	11	1.71	2.71	7	1.60	2.72	5
Personnel expense	0.92	1.21	21	0.86	1.30	13	0.84	1.41	9	0.81	1.44	9	0.78	1.42	7
Net occupancy expense	0.19	0.23	32	0.23	0.26	34	0.28	0.28	57	0.25	0.28	35	0.26	0.29	40
Other operating expenses	0.69	0.72	51	0.73	0.94	39	0.64	0.97	21	0.65	0.97	16	0.56	1	7
Overhead less non-interest income	1.44	1.10	79	1.58	1.25	75	1.27	1.32	44	1.40	1.38	48	1.31	1.34	44
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.72	58.83	44	62.11	61.82	57	50.84	60.64	12	50.83	60.37	15	48.60	62.73	11
Personnel expense	29.93	32.93	30	29.39	32.36	27	24.25	32.39	13	24.21	32.51	15	23.63	32.93	11
Net occupancy expense	6.30	6.23	51	7.93	6.58	72	8.22	6.52	79	7.42	6.48	69	7.94	6.70	71
Other operating expenses	22.48	19.18	74	24.79	22.28	75	18.37	21.20	40	19.20	20.90	42	17.04	22.41	20
Total non-interest income	12.03	27.67	13	8.30	28.83	6	14.06	29.23	16	9.17	28.50	9	8.74	31.08	8
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12
Service charges on domestic deposit accounts	2.52	3.27	37	2.76	3.27	38	2.57	3.88	32	2.79	4.15	35	2.78	4.28	34
Trading revenue	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions	0	2.58	7	0	2.46	6	0	3.54	5	0	3.42	5	0	3.62	5
Insurance activities revenue	2.04	0.36	90	2.11	0.41	90	1.81	0.47	87	1.79	0.47	88	1.63	0.55	84
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0	0.60	22	0	0.01	51	0	0.28	21	0	0.65	18	0	0.60	17
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.05	3.30	2	-0.29	3.92	4	6.33	1.86	93	1.17	1.61	55	-0.04	1.67	11
Other non-interest income	7.52	9.27	45	3.71	9.65	12	3.35	10.04	8	3.42	9.86	8	4.36	10.77	16
Overhead less non-interest income	46.69	30.52	93	53.81	31.93	90	36.78	31.06	60	41.66	31.46	84	39.87	31.19	79
Applicable income taxes / Pretax net operating income (tax equivalent)	20.77	21.18	41	20.23	18.63	56	19.84	20.56	43	22.01	19.04	75	27.71	32.99	33
Applicable income tax + TE / Pretax net operating income + TE	22.02	22.67	37	22.85	21.18	56	20.96	23.23	29	23.21	21.56	66	28.99	37.95	23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	12,452,750	10,786,644	10,644,905	10,560,524	9,985,025	15.45	35.60
Commercial and industrial loans	2,094,692	1,993,040	1,080,812	909,340	724,708	5.10	223.89
Loans to individuals	76,507	110,780	115,794	162,099	219,954	-30.94	-38.55
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	9,557	8,905	36,420	9,766	12,762	7.32	-6.89
Other loans and leases	132,577	155,482	161,641	191,931	291,242	-14.73	-53.99
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	14,766,083	13,054,851	12,039,572	11,833,660	11,233,691	13.11	44.01
Less: Allowance for loan and lease losses	171,411	170,189	132,513	131,165	127,155	0.72	44.70
Net loans and leases	14,594,672	12,884,662	11,907,059	11,702,495	11,106,536	13.27	44.01
Debt securities that reprice or mature in over 1 year	1,005,634	1,931,529	2,149,201	2,311,967	2,478,395	-47.94	-60.48
Mutual funds and equity securities	0	0	0	0	503		-100.00
Subtotal	15,600,306	14,816,191	14,056,260	14,014,462	13,585,434	5.29	23.03
Interest-bearing bank balances	1,729,261	1,652,207	326,758	137,311	167,786	4.66	701.39
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,266,892	1,138,287	707,078	726,189	532,843	11.30	95.22
Trading assets	0	0	0	0	0		
Total earning assets	18,596,459	17,606,685	15,090,096	14,877,962	14,286,063	5.62	37.30
Non-interest-bearing cash and due from depository institutions	151,386	178,515	157,048	146,064	141,927	-15.20	-17.30
Premises, fixed assets, and leases	253,488	256,242	245,792	276,683	264,643	-1.07	-8.07
Other real estate owned	5,737	4,463	6,339	8,171	17,928	28.55	-74.66
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	966,101	1,017,717	923,886	879,246	873,452	-5.07	13.97
Total assets	19,973,171	19,063,622	16,423,161	16,188,126	15,584,013	4.77	34.29
Quarterly average assets	19,763,645	18,817,706	16,421,981	16,028,148	15,334,401	5.03	32.92
Average loans and leases (YTD)	13,813,638	12,749,899	12,187,394	11,533,076	10,785,800	8.34	40.15
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	14,766,083	13,054,851	12,039,572	11,833,660	11,233,691	13.11	44.01
Real estate loans secured by 1-4 family	5,492,002	5,237,550	5,858,279	5,989,457	5,824,923	4.86	-4.25
Commercial real estate loans	6,948,766	5,529,792	4,764,134	4,539,553	4,123,755	25.66	103.97
Construction and land development	1,917,573	1,935,770	1,700,690	1,591,906	1,343,143	-0.94	97.67
Multifamily	2,282,687	1,609,787	1,434,212	1,401,010	1,312,673	41.80	87.48
Nonfarm nonresidential	2,748,506	1,984,235	1,629,232	1,546,637	1,467,939	38.52	125.45
Real estate loans secured by farmland	11,982	19,302	22,492	31,514	36,347	-37.92	-70.92
Total investment securities	2,272,526	3,069,816	2,856,279	3,038,156	3,011,741	-25.97	-28.85
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	57,567	78,281	20,738	21,654	27,695	-26.46	66.61
Municipal securities	40,148	38,703	22,490	23,058	26,211	3.73	51.74
Mortgage-backed securities	866,731	1,455,082	2,289,627	2,591,853	2,605,741	-40.43	-68.04
Asset-backed securities	959,894	1,210,356	312,775	179,050	167,175	-20.69	351.25
Other debt securities	348,186	287,394	210,649	222,541	184,416	21.15	67.38
Mutual funds and equity securities	0	0	0	0	503		-100.00
Available-for-sale securities	1,946,139	2,482,945	1,495,586	1,451,341	1,245,855	-21.62	34.97
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	57,567	78,281	20,738	21,654	27,695	-26.46	66.61
Municipal securities	40,148	38,703	22,490	23,058	26,211	3.73	51.74
Mortgage-backed securities	540,344	868,211	928,934	1,005,038	839,855	-37.76	-43.69
Asset-backed securities	959,894	1,210,356	312,775	179,050	167,175	-20.69	351.25
Other debt securities	348,186	287,394	210,649	222,541	184,416	21.15	67.38
Mutual funds and equity securities	0	0	0	0	503		-100.00
Held-to-maturity securities appreciation (depreciation)	9,507	19,304	19,726	-49,320	-12,544	-50.75	
Available-for-sale securities appreciation (depreciation)	31,469	51,069	25,523	-8,007	7,658	-38.38	
Structured notes, fair value	160,348	80,940	190,475	203,216	164,241	98.11	-0.58
Pledged securities	644,452	522,275	518,769	576,302	534,450	23.39	120.66

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	3,348,352	2,403,309	1,656,637	1,472,702	1,365,526	39.32	1087.84
NOW, ATS and transaction accounts	9,270,220	8,044,105	792,693	318,190	276,689	15.24	3200.89
Time deposits less brokered deposits < \$250K	2,757,592	3,151,938	3,928,193	3,994,228	3,810,216	-12.51	
MMDA and other savings accounts	59,665	45,117	4,941,905	5,079,060	4,949,996	32.25	-98.95
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,435,829	13,644,469	11,319,428	10,864,180	10,402,427	13.13	79.97
Time deposits of \$250K or more	484,176	532,269	674,711	622,184	511,750	-9.04	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,320,000	1,730,000	950,000	1,890,000	1,685,000	-23.70	277.14
Other borrowings w/remaining maturity over 1 year	400,000	870,000	1,300,000	650,000	730,000	-54.02	-76.88
Brokered deposits < \$250K	50,000	55,208	316	137,418	151,130	-9.43	
Noncore funding	2,254,176	3,187,477	2,925,027	3,299,602	3,077,880	-29.28	-46.55
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	134,040	169,909	127,797	41,255	94,088	-21.11	67.69
Total liabilities	17,824,045	17,001,855	14,372,252	14,205,037	13,574,395	4.84	38.45
Equity Capital							
Perpetual preferred stock (including surplus)	300,000	0	0	0	0		
Common stock	136,196	135,938	135,720	135,496	135,275	0.19	1.14
Common surplus	1,680,637	1,680,111	1,673,666	1,668,666	1,661,866	0.03	1.54
Retained earnings	1,560,337	1,443,280	1,385,179	1,227,275	1,081,517	8.11	60.41
Accumulated other comprehensive income	61,876	41,435	15,986	2,891	8,004	49.33	
Other equity capital components	-1,589,920	-1,238,997	-1,159,642	-1,051,239	-877,044		
Total holding company equity capital	2,149,126	2,061,767	2,050,909	1,983,089	2,009,618	4.24	7.48
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,149,126	2,061,767	2,050,909	1,983,089	2,009,618	4.24	7.48
Total liabilities and capital	19,973,171	19,063,622	16,423,161	16,188,126	15,584,013	4.77	34.29
Memoranda							
Non-interest-bearing deposits	3,348,352	2,403,309	1,656,637	1,472,702	1,365,526	39.32	1087.84
Interest-bearing deposits	12,621,653	11,828,637	10,337,818	10,151,080	9,699,781	6.70	21.64
Total deposits	15,970,005	14,231,946	11,994,455	11,623,782	11,065,307	12.21	49.84
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,061,767	2,050,909	1,983,089	2,009,618	1,999,601		
Accounting restatements	0	-19,782	0	0	0		
Net income	194,945	144,523	223,017	205,122	183,956		
Net sale of new perpetual preferred stock	293,325	0	0	0	0		
Net sale of new common stock	7,459	6,663	5,224	7,021	7,338		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	350,922	79,355	108,403	174,195	116,973		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	77,888	66,641	65,113	57,592	75,140		
Change in other comprehensive income	20,440	25,450	13,095	-6,885	10,836		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,149,126	2,061,767	2,050,909	1,983,089	2,009,618		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	62.35	36.25	90	56.58	36.22	89	64.82	37.78	94	65.24	37.19	95	64.07	35.54	94
Commercial and industrial loans	10.49	10.76	57	10.45	13.52	32	6.58	12.02	22	5.62	12.85	18	4.65	12.62	17
Loans to individuals	0.38	3.36	26	0.58	3.40	31	0.71	4.20	28	1	4.31	33	1.41	4.47	43
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0.05	0.18	56	0.05	0.19	55	0.22	0.24	72	0.06	0.30	57	0.08	0.21	63
Other loans and leases	0.66	4.47	14	0.82	4.63	13	0.98	5.01	13	1.19	5	15	1.87	5.10	22
Net loans and leases	73.07	58.67	83	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70	71.27	62.73	66
Debt securities over 1 year	5.03	19.46	7	10.13	15.55	27	13.09	14.60	43	14.28	14.63	50	15.90	14.83	58
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	30
Subtotal	78.11	79.22	35	77.72	78.16	31	85.59	79.65	66	86.57	79.97	68	87.18	79.31	75
Interest-bearing bank balances	8.66	8.50	53	8.67	7.51	61	1.99	3.06	50	0.85	3.04	25	1.08	3.46	27
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	6.34	1.56	92	5.97	1.68	93	4.31	1.91	84	4.49	1.96	84	3.42	1.86	79
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets	93.11	91.77	66	92.36	91.05	65	91.88	89.53	73	91.91	89.74	71	91.67	89.84	69
Non-interest cash and due from depository institutions	0.76	0.82	44	0.94	1.07	36	0.96	1.14	36	0.90	1.21	29	0.91	1.22	29
Other real estate owned	0.03	0.01	85	0.02	0.02	65	0.04	0.03	67	0.05	0.04	64	0.12	0.05	83
All other assets	6.13	7.35	34	6.71	7.82	37	7.16	9.27	27	7.19	8.98	31	7.42	8.86	34
Memoranda															
Short-term investments	15	11.47	70	14.64	11.17	73	6.29	7.63	56	5.33	7.80	56	4.50	8.69	42
U.S. Treasury securities	0	1.47	10	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0.29	0.82	47	0.41	0.63	57	0.13	0.54	46	0.13	0.69	42	0.18	0.75	49
Municipal securities	0.20	1.73	28	0.20	1.69	28	0.14	1.34	30	0.14	1.62	28	0.17	1.60	30
Mortgage-backed securities	4.34	14.14	10	7.63	11.75	34	13.94	11.44	65	16.01	11.13	77	16.72	11.06	80
Asset-backed securities	4.81	0.50	96	6.35	0.32	99	1.90	0.28	92	1.11	0.33	84	1.07	0.30	85
Other debt securities	1.74	0.53	87	1.51	0.42	86	1.28	0.39	84	1.37	0.41	86	1.18	0.38	85
Loans held-for-sale	0	0.55	7	0	0.52	7	0	0.39	7	0	0.30	8	0	0.33	6
Loans held for investment	73.93	58.06	87	68.48	61.72	70	73.31	63.50	76	73.10	63.93	73	72.08	62.63	68
Real estate loans secured by 1-4 family	27.50	11.46	94	27.47	11.91	93	35.67	13.29	95	37	13.46	97	37.38	13.44	97
Revolving	0.84	1.42	42	0.74	1.66	30	0.86	2.07	34	0.85	2.27	30	0.88	2.40	30
Closed-end, secured by first liens	26.65	9.67	95	26.72	9.81	94	34.78	10.69	96	36.14	10.57	97	36.49	10.35	97
Closed-end, secured by junior liens	0	0.17	10	0.02	0.22	16	0.02	0.28	18	0.01	0.31	15	0.01	0.34	12
Commercial real estate loans	34.79	22.69	80	29.01	22.22	64	29.01	22.23	59	28.04	21.58	57	26.46	19.88	59
Construction and land development	9.60	3.34	93	10.15	3.40	94	10.36	3.44	95	9.83	3.51	96	8.62	3.25	95
Multifamily	11.43	3.57	90	8.44	3.12	90	8.73	3.01	91	8.65	2.72	91	8.42	2.54	91
Nonfarm nonresidential	13.76	14.57	46	10.41	14.72	32	9.92	14.69	34	9.55	14.44	33	9.42	13.30	38
Real estate loans secured by farmland	0.06	0.30	48	0.10	0.33	53	0.14	0.36	57	0.19	0.41	62	0.23	0.32	68

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	84.33	61.05	89	82.63	57.15	92	88.42	57.46	95	89.24	56.49	95	88.88	54.84	95
Real estate loans secured by 1-4 family	37.19	19.86	91	40.12	19.43	93	48.66	20.75	94	50.61	21.10	95	51.85	21.45	96
Revolving	1.14	2.43	37	1.07	2.64	28	1.18	3.15	29	1.16	3.50	27	1.22	3.77	25
Closed-end	36.06	17.24	91	39.04	16.59	93	47.48	17.39	96	49.45	17.39	96	50.63	17.41	96
Commercial real estate loans	47.06	37.86	61	42.36	34.63	61	39.57	33.52	56	38.36	32.14	52	36.71	29.99	55
Construction and land development	12.99	5.65	89	14.83	5.26	95	14.13	5.09	96	13.45	5.20	94	11.96	4.90	94
1-4 family	3.65	1.18	88	3.42	0.93	92	3.37	0.94	92	3.91	1.02	94	3.89	0.89	97
Other	9.34	4.40	90	11.41	4.19	96	10.75	4.02	96	9.55	4.05	92	8.07	3.90	87
Multifamily	15.46	5.78	88	12.33	4.96	90	11.91	4.69	89	11.84	4.10	91	11.69	3.84	91
Nonfarm nonresidential	18.61	24.56	37	15.20	22.93	28	13.53	22.15	29	13.07	21.40	32	13.07	20.03	35
Owner-occupied	5	8.29	35	4.92	7.68	33	4.37	7.72	32	3.88	8.03	31	3.80	7.58	32
Other	13.61	15.94	39	10.28	14.95	31	9.16	14.34	34	9.19	13.38	36	9.27	12.45	40
Real estate loans secured by farmland	0.08	0.54	45	0.15	0.54	51	0.19	0.55	54	0.27	0.63	59	0.32	0.51	66
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	14.19	18.86	39	15.27	22.17	24	8.98	19.53	14	7.68	20.32	10	6.45	20.53	11
Loans to individuals	0.52	6.24	21	0.85	6.13	27	0.96	7.13	23	1.37	7.36	29	1.96	7.61	39
Credit card loans	0.01	0.53	51	0	0.65	48	0	0.81	21	0	1.02	42	0	1.12	19
Agricultural loans	0.06	0.34	49	0.07	0.32	51	0.30	0.37	70	0.08	0.46	54	0.11	0.33	60
Other loans and leases	0.90	8.75	13	1.19	9.09	14	1.34	9.85	13	1.62	9.66	15	2.59	10.32	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	638.85	391.81	90	573.30	381.27	85	572.59	391.26	81	586.13	379.80	83	549.09	366.85	76
Real estate loans secured by 1-4 family	281.75	126.06	90	278.37	125.03	93	315.12	138.18	93	332.43	137.84	94	320.32	138.55	94
Revolving	8.61	15.44	38	7.46	17.42	29	7.63	21.26	30	7.62	23.33	27	7.54	25.05	27
Closed-end	273.14	108.85	91	270.92	106.14	93	307.48	115.20	94	324.80	112.79	95	312.78	111.69	96
Commercial real estate loans	356.48	245.88	78	293.91	234.65	60	256.26	229.44	51	251.95	219.72	54	226.77	204.45	56
Construction and land development	98.37	35.95	94	102.89	35.62	96	91.48	34.95	93	88.35	35.36	92	73.86	32.91	89
1-4 family	27.62	7.42	93	23.70	6.34	91	21.84	6.61	87	25.66	7.04	94	24.01	6.16	92
Other	70.76	28.11	95	79.18	28.16	96	69.64	27.32	94	62.70	27.26	92	49.85	26.01	84
Multifamily	117.11	38.66	89	85.56	32.74	90	77.15	31.04	89	77.76	27.85	89	72.19	25.95	89
Nonfarm nonresidential	141	158.05	43	105.46	155.06	35	87.64	152.10	33	85.84	147.22	34	80.72	137.03	34
Owner-occupied	37.90	52.99	37	34.14	52.37	35	28.32	53.07	31	25.45	54.89	31	23.45	51.62	31
Other	103.11	102.54	51	71.32	100.54	35	59.32	97.41	34	60.39	91.80	38	57.27	84.09	40
Real estate loans secured by farmland	0.61	3.22	46	1.03	3.44	53	1.21	3.60	54	1.75	4.02	60	2	3.31	65
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	107.46	114.45	53	105.93	139.91	34	58.14	122.02	20	50.47	128.82	16	39.85	126.55	13
Loans to individuals	3.92	34.55	26	5.89	37.47	28	6.23	43.51	25	9	42.67	31	12.10	44.83	37
Credit card loans	0.04	2.77	51	0.01	3.30	48	0	4.34	21	0	5.31	42	0	5.73	19
Agricultural loans	0.49	1.86	55	0.47	1.88	53	1.96	2.18	70	0.54	2.72	56	0.70	1.88	62
Other loans and leases	6.80	51.06	13	8.26	49.54	14	8.69	52.44	12	10.65	51.79	15	16.02	52.78	18
Supplemental															
Non-owner occupied CRE loans / Gross loans	42.06	30.07	77	37.44	27.32	72	35.20	26.45	70	34.49	24.79	73	32.91	23.09	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	318.59	195.33	84	259.76	183.76	76	227.94	178.57	65	226.50	167.93	66	203.32	156.17	62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	356.48	252.85	76	293.91	240.85	56	256.26	236.10	51	251.95	225.98	54	226.77	210.40	54

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	15	11.47	70	14.64	11.17	73	6.29	7.63	56	5.33	7.80	56	4.50	8.69	42
Liquid assets	14.04	29.03	14	17.62	26.22	27	16.94	22.44	42	17.90	22.72	46	18.89	24.04	45
Investment securities	11.38	21.63	16	16.10	17.85	44	17.39	16.99	55	18.77	17.27	59	19.33	17.35	59
Net loans and leases	73.07	58.67	83	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70	71.27	62.73	66
Net loans, leases and standby letters of credit	73.74	59.49	83	68.17	62.48	67	73.11	64.84	71	72.62	65.07	69	71.58	63.89	65
Core deposits	77.28	75.71	41	71.57	70.67	39	68.92	63.09	54	67.11	62.13	52	66.75	61.26	52
Noncore funding	11.29	10.30	68	16.72	14.13	68	17.81	19.36	59	20.38	21.34	57	19.75	22.32	52
Time deposits of \$250K or more	2.42	1.58	79	2.79	2.11	69	4.11	2.94	71	3.84	2.89	72	3.28	2.57	69
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	0	0.48	28	0	0.54	24	0	0.73	23
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	6.61	1	95	9.07	1.24	96	5.78	3.01	83	11.68	3.67	93	10.81	3.96	89
Earning assets that reprice within 1 year	38.57	37.37	54	33.62	39.38	32	23.92	39.29	11	20.25	40.29	8	19.28	41.61	7
Interest-bearing liabilities that reprice within 1 year	13.39	6.39	85	15.99	8.20	86	20.57	10.19	86	18.35	10.01	85	18.05	8.46	90
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	25.19	29.65	40	17.63	29.11	26	3.35	26.63	7	1.90	27.38	6	1.22	29.77	3
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.75	-2.33	43	2.68	3.20	53	13.45	14.45	50	17.37	16.62	58	17.48	17.03	55
Net short-term noncore funding dependence	-8.17	-7.71	43	-4.42	-4.76	45	2.88	3.38	39	10.75	4.66	68	10.37	4.83	65
Short-term investment / Short-term noncore funding	174.08	273.46	39	130.63	184.19	47	71.84	77.77	60	36.43	66.46	47	33.19	74.86	38
Liquid assets - short-term noncore funding / Nonliquid assets	6.31	36.68	15	7.78	28.18	20	9.84	16.97	44	3.96	16.04	32	6.58	18.16	36
Net loans and leases / Total deposits	91.39	72.79	84	90.53	79.43	78	99.27	90.31	76	100.68	90.08	82	100.37	90.14	76
Net loans and leases / Core deposits	94.55	78.25	79	94.43	88.34	69	105.19	103.93	60	107.72	105	63	106.77	105.65	61
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.53	0.12	71	1.13	1.57	51	1.14	0.72	73	-2.95	-0.82	10	-0.74	-0.31	24
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.77	-0.25	88	2.98	4.31	37	1.48	1.36	60	-0.48	-1.98	85	0.45	-0.77	82
Structured notes appreciation (depreciation) / Tier 1 capital	0.17	-0.02	96	0.23	0.02	94	0.20	0	95	-0.19	-0.05	14	0.03	-0.08	93
Percent of Investment Securities															
Held-to-maturity securities	14.36	14.28	59	19.12	11.38	69	47.64	12.67	91	52.23	16.19	93	58.63	15.76	96
Available-for-sale securities	85.64	83.77	41	80.88	87.23	30	52.36	85.40	8	47.77	81.88	6	41.37	84.24	3
U.S. Treasury securities	0	6.70	10	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities)	2.53	4.12	56	2.55	4.01	57	0.73	3.49	43	0.71	4.02	37	0.92	4.42	42
Municipal securities	1.77	8.22	37	1.26	9.83	26	0.79	7.75	28	0.76	9.16	26	0.87	9.31	25
Mortgage-backed securities	38.14	66.54	12	47.40	66.64	19	80.16	67.43	66	85.31	65.45	80	86.52	65.34	80
Asset-backed securities	42.24	2.50	98	39.43	1.91	98	10.95	1.66	92	5.89	2.05	83	5.55	1.74	82
Other debt securities	15.32	3.08	91	9.36	3.01	85	7.37	2.94	84	7.32	2.79	83	6.12	2.57	83
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0.02	0.51	27
Debt securities 1 year or less	55.75	7.78	96	37.08	10.55	93	24.76	11.86	84	23.90	11.91	83	17.69	11.79	73
Debt securities 1 to 5 years	4.39	18.25	17	2.92	17.03	21	0.05	17.94	3	0.33	19.18	3	6.74	18.80	30
Debt securities over 5 years	39.86	71.11	13	60	69.86	28	75.19	66.02	52	75.76	64.73	56	75.55	64.73	55
Pledged securities	28.36	32.26	45	17.01	35.67	28	18.16	30.57	36	18.97	33.30	33	17.75	34.58	31
Structured notes, fair value	7.06	0.11	96	2.64	0.02	97	6.67	0.03	97	6.69	0.04	97	5.45	0.03	97
Percent Change from Prior Like Quarter															
Short-term investments	7.37	27.98	41	169.92	183.32	60	19.73	26.69	55	23.25	6.77	74	-18.98	19.19	18
Investment securities	-25.97	31.36	2	7.48	23.62	27	-5.99	11.75	12	0.88	9.42	37	-5.70	8.45	14
Core deposits	13.13	16.94	47	20.54	26.88	30	4.19	11.23	25	4.44	7.29	50	21.28	12.19	71
Noncore funding	-29.28	-14.79	27	8.97	-12.18	75	-11.35	6.59	23	7.20	10.67	52	-27.02	5.59	14

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,254,171	3,663,521	2,622,760	2,158,946	1,978,874
Commit: Secured commercial real estate loans	2,472,745	1,972,541	1,563,761	1,282,897	1,340,458
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	8,028	1,757	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	134,048	111,123	100,011	53,954	48,220
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,778,320	3,366,185	1,864,015	1,566,248	1,754,174
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	21.30	22.78	51	19.22	22.01	49	15.97	23.52	24	13.34	24.05	15	12.70	24.03	17
Standby letters of credit	0.67	0.65	64	0.58	0.71	56	0.61	0.84	53	0.33	0.92	28	0.31	0.96	24
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	13.91	46.30	45	17.66	48.62	45	11.35	68.47	29	9.68	65.81	34	11.26	75.35	34
Interest rate contracts	13.91	32.46	48	17.66	34.36	47	11.35	47.31	31	9.68	43.84	36	11.26	53.66	38
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	13.91	20.49	55	17.66	20.83	55	11.35	28.86	41	9.68	26.74	41	11.26	25.60	44
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	30.80	44.98	38	28.73	42.82	38	21.52	45.53	19	18.72	44.93	13	18.35	46.60	13

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	2,778,320	3,366,185	1,864,015	1,566,248	1,754,174
Interest rate contracts	2,778,320	3,366,185	1,864,015	1,566,248	1,754,174
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,778,320	3,366,185	1,864,015	1,566,248	1,754,174
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	2,778,320	3,366,185	1,864,015	1,566,248	1,754,174
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	8,230	323,111	138,454	0	3,521
Over 1 year to 5 years	940,980	615,645	681,032	653,215	709,388
Over 5 years	1,829,110	2,427,429	1,044,529	913,033	1,041,265
Gross negative fair value (absolute value)					
7,895	55,792	19,735	3,341	7,623	
Gross positive fair value					
57,465	38,568	16,985	16,599	12,584	
Held for trading					
0	0	0	0	0	
Non-traded					
57,465	38,568	16,985	16,599	12,584	
Current credit exposure on risk-based capital derivative contracts					
0	0	0	0	0	
Credit losses on derivative contracts					
0	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards															
Written options	0	6.28	6	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0	5.96	6	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	100	74.26	96	100	68.76	96	100	69.75	95	100	70.34	95	100	68.94	96
Held for trading															
Interest rate contracts	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Foreign exchange contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Equity, commodity, and other contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded															
Interest rate contracts	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Foreign exchange contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89
Equity, commodity, and other contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	100	92.53	76	100	91.48	75	100	93.86	75	100	94.47	75	100	95.63	75
Over 1 year to 5 years	0.30	27.56	9	9.60	32.05	35	7.43	32.17	30	0	32.51	3	0.20	31.96	5
Over 5 years	33.87	27.01	59	18.29	27.06	39	36.54	30.45	58	41.71	31.16	67	40.44	31.85	63
Over 5 years	65.84	29.89	82	72.11	29.56	89	56.04	28.09	80	58.29	28.71	77	59.36	29.43	83
Gross negative fair value (absolute value)	0.28	0.98	18	1.66	1.55	62	1.06	0.83	62	0.21	0.72	10	0.43	0.69	26
Gross positive fair value	2.07	1.34	80	1.15	2.23	20	0.91	1.19	39	1.06	0.85	70	0.72	0.71	53
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	24	0.03	0.07	52	0.01	0.06	45	0	0.06	20	0	0.06	30
Gross positive fair value (X)	0.03	0.05	59	0.02	0.09	28	0.01	0.07	29	0.01	0.06	38	0.01	0.06	37
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0.03	0.01	90	0.02	0.02	72	0.01	0.01	70	0.01	0.01	76	0.01	0.01	69
Current credit exposure (X)	0	0.04	6	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	5
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	5	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	5

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	170,189	132,513	131,165	127,155	118,456
Gross losses	952	5,290	10,454	6,821	3,048
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,674	7,716	15,202	16,197	15,142
Net losses	-6,722	-2,426	-4,748	-9,376	-12,094
Provision for loan and lease losses	-2,000	28,500	-2,150	-5,950	-2,100
Adjustments	-3,500	6,750	-1,250	584	-1,295
Ending balance	171,411	170,189	132,513	131,165	127,155
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.01	-0.09	68	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4	-0.01	0.16	6
Provision for loan and lease losses / Average loans and leases	-0.01	-0.16	70	0.22	0.82	6	-0.02	0.24	5	-0.05	0.24	6	-0.02	0.28	9
Provision for loan and lease losses / Net loan and lease losses	29.75	-105.48	70	-1,174.77	487.86	1	45.28	130.58	7	63.46	134.68	15	17.36	143.18	7
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.23	46	1.30	1.58	34	1.10	0.83	81	1.11	0.90	76	1.13	0.98	67
Allowance for loan and lease losses / Total loans and leases	1.16	1.20	46	1.30	1.55	36	1.10	0.81	81	1.11	0.89	78	1.13	0.96	68
Allowance for loan and lease losses / Net loans and leases (X)		21.39			11.58			8.03			7.54			8.39	
Allowance for loan and lease losses / Nonaccrual assets	380.45	364.13	68	291.40	299.17	62	440.42	218.72	86	254.94	214.03	70	263.05	178.03	82
ALLL / 90+ days past due + nonaccrual loans and leases	380.45	287.08	75	291.40	244.34	67	440.42	151.73	92	254.94	160.51	78	263.05	136.22	88
Gross loan and lease losses / Average loans and leases	0.01	0.19	2	0.04	0.34	7	0.09	0.28	23	0.06	0.30	15	0.03	0.33	7
Recoveries / Average loans and leases	0.06	0.08	38	0.06	0.07	51	0.12	0.08	79	0.14	0.09	78	0.14	0.09	77
Net losses / Average loans and leases	-0.05	0.11	0	-0.02	0.27	1	-0.04	0.21	3	-0.08	0.22	2	-0.11	0.24	1
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	145.07	34.67	96	73.81	33.98	89	222.87	36.22	96	531.40	41.30	98	353.54	33.49	99
Earnings coverage of net loan and lease losses (X)	-36.43	39.72	9	-86.94	22.91	1	-58.31	24.40	3	-27.51	21.75	6	-20.97	19.67	5

Net Loan and Lease Losses By Type

Real estate loans	-0.05	0.02	6	-0.05	0.04	2	-0.07	0.01	4	-0.11	0.02	1	-0.11	0.02	1
Real estate loans secured by 1-4 family	-0.03	-0.02	32	-0.03	0.01	16	-0.01	0.01	25	0.01	0.01	54	0.02	0.03	44
Revolving	-0.03	-0.07	42	0	0.01	45	0.04	0.02	65	1.08	0.03	97	0.02	0.09	41
Closed-end	-0.03	-0.01	28	-0.04	0	14	-0.01	0	25	-0.01	0.01	26	0.02	0.02	54
Commercial real estate loans	-0.06	0.04	3	-0.07	0.07	2	-0.13	0.01	1	-0.28	0.01	0	-0.29	0.01	0
Construction and land development	-0.22	0	1	-0.06	0	11	-0.35	-0.01	3	-0.81	-0.03	1	-0.78	-0.02	0
1-4 family	0	0	84	0	0	59	0.11	0	99	0	-0.01	63	0	0	87
Other	-0.22	0	1	-0.06	0	9	-0.46	-0.01	2	-0.81	-0.02	0	-0.78	-0.01	0
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	-0.01	0.05	13	-0.14	0.11	0	-0.03	0.02	6	0.01	0.02	50	-0.09	0.03	1
Owner-occupied	0	0.01	44	0	0.02	26	-0.03	0.01	4	0	0.01	54	0	0.01	43
Other	-0.01	0.04	14	-0.14	0.08	0	0	0.01	40	0	0.01	58	-0.09	0.01	2
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0	0.17	15	0.19	0.47	32	0.20	0.37	37	0.32	0.31	59	-0.13	0.39	0
Loans to individuals		0.71			1.13		0.10	1.17	8		1.16			1.25	
Credit card loans	0	1.84	6	0	2.92	9		3.11		0	2.92	8		2.92	
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.10	32	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	6,508	15,997	8,764	14,162	12,897
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	45,055	58,403	30,088	51,450	48,339
Total past due and nonaccrual loans and leases	51,563	74,400	38,852	65,612	61,236
Restructured 30-89 days past due					
Restructured 30-89 days past due	154	1,084	47	178	1,259
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	6,079	7,134	10,328	17,995	19,431
Total restructured loans and leases	6,233	8,218	10,375	18,173	20,690
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	18,637	34,319	32,516	31,164	67,312
Other real estate owned	5,737	4,463	6,339	8,171	17,928
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.04	0.32	5	0.12	0.39	15	0.07	0.43	8	0.12	0.44	13	0.11	0.47	9
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	8	0	0.17	5	0	0.20	6
Nonaccrual loans and leases	0.31	0.46	31	0.45	0.66	36	0.25	0.51	19	0.43	0.54	41	0.43	0.63	31
90+ days past due and nonaccrual loans and leases	0.31	0.62	25	0.45	0.85	27	0.25	0.71	11	0.43	0.75	26	0.43	0.88	19
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	49	0.01	0.01	62	0	0.01	30	0	0.02	35	0.01	0.02	60
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.04	0.10	34	0.05	0.13	34	0.09	0.14	42	0.15	0.16	52	0.17	0.20	44
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.04	0.32	5	0.12	0.40	15	0.07	0.43	8	0.12	0.44	13	0.11	0.47	9
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	6	0	0.18	5	0	0.20	5
Nonaccrual assets	0.31	0.47	30	0.45	0.67	35	0.25	0.53	19	0.43	0.57	40	0.43	0.64	30
30+ days past due and nonaccrual assets	0.35	0.97	14	0.57	1.29	16	0.32	1.19	5	0.55	1.26	12	0.55	1.39	10
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.23	0.36	32	0.31	0.52	31	0.18	0.44	16	0.32	0.48	31	0.31	0.54	26
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.37	32	0.33	0.55	30	0.22	0.48	17	0.37	0.52	35	0.43	0.59	30
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.35	0.41	51	0.52	0.60	43	0.42	0.53	40	0.56	0.60	47	0.87	0.72	67
Allowance for loan and lease losses	40.59	62.64	33	57.74	66.66	45	52.06	115.41	16	69.35	118.28	28	106.04	129.01	41
Equity capital + allowance for loan and lease losses	3	3.60	44	4.40	4.97	47	3.16	4.28	38	4.30	4.79	45	6.31	5.78	58
Tier 1 capital + allowance for loan and lease losses	3.57	4.30	46	5.22	6.05	44	3.71	5.65	32	5.05	6.16	42	7.41	7.35	53
Loans and leases + other real estate owned	0.47	0.71	36	0.75	0.97	37	0.57	0.85	32	0.77	0.96	39	1.20	1.15	57

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.04	0.26	9	0.15	0.39	23	0.08	0.38	10	0.13	0.42	11	0.13	0.44	13
90+ days past due	0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10
Nonaccrual	0.21	0.52	27	0.50	0.76	35	0.28	0.46	35	0.35	0.57	35	0.41	0.69	32
Commercial and industrial															
30–89 days past due	0.05	0.24	17	0	0.23	3	0.01	0.31	8	0.03	0.30	11	0	0.32	3
90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11
Nonaccrual	0.91	0.57	77	0.22	0.75	18	0.06	0.83	10	1.53	0.76	85	1.08	0.93	61
Individuals															
30–89 days past due	0.04	0.63	16	0.03	0.83	10	0.11	0.83	16	0.07	0.84	15	0.12	0.97	11
90+ days past due	0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
Nonaccrual	0.03	0.17	34	0.01	0.28	24	0	0.17	11	0.02	0.23	20	0.03	0.24	28
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0.05	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0	0.12	16	0	0.18	15	0.01	0.20	32	0	0.17	12	0	0.20	12
90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual	0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Memoranda																
1-4 family	30-89 days past due	0.09	0.46	8	0.23	0.65	20	0.11	0.67	8	0.15	0.71	9	0.16	0.74	9
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12
	Nonaccrual	0.33	0.71	25	0.47	0.89	29	0.40	0.73	32	0.42	0.86	27	0.47	0.97	30
Revolving	30-89 days past due	0.15	0.28	38	0.73	0.48	74	0.67	0.45	73	0.71	0.50	73	0.43	0.61	35
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0.19	1.18	23	0.26	1.13	21	0.44	1	33	0.44	1.17	33	0.52	1.17	41
Closed-end	30-89 days past due	0.08	0.49	8	0.22	0.65	21	0.10	0.70	6	0.13	0.75	11	0.15	0.79	10
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	0.33	0.67	27	0.48	0.87	32	0.40	0.70	33	0.42	0.84	32	0.46	0.96	32
Junior lien	30-89 days past due	0	0.01	11	0	0.02	23	0	0.02	19	0	0.03	9	0	0.03	17
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0	0.03	8	0	0.04	6	0	0.04	8	0	0.06	13	0	0.07	8
Commercial real estate	30-89 days past due	0.01	0.15	12	0.07	0.26	31	0.04	0.18	21	0.11	0.17	39	0.07	0.18	24
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0.08	0.38	18	0.53	0.62	50	0.12	0.23	32	0.27	0.28	56	0.32	0.34	54
Construction and development	30-89 days past due	0.01	0.17	37	0.16	0.28	55	0.10	0.28	50	0	0.21	10	0.21	0.23	59
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0.08	0.20	59	0.09	0.41	45	0.02	0.20	33	0.16	0.19	62	0.20	0.24	56
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0.03	0.07	60
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0.06	0.01	85	0	0.03	59	0	0.02	30	0	0.02	28	0.03	0.03	66
Other	30-89 days past due	0.01	0.13	49	0.16	0.22	65	0.10	0.20	57	0	0.13	14	0.17	0.13	73
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0.03	0.16	50	0.08	0.35	51	0.02	0.17	40	0.16	0.15	67	0.18	0.18	64
Multifamily	30-89 days past due	0	0.07	27	0.03	0.09	53	0.01	0.08	43	0.12	0.10	73	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0.02	0.10	42
Nonfarm non-residential	30-89 days past due	0.02	0.13	25	0.01	0.23	17	0	0.14	11	0.22	0.17	66	0	0.17	13
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0.15	0.45	22	1.39	0.80	76	0.33	0.28	65	0.61	0.30	79	0.70	0.38	80
Owner Occupied	30-89 days past due	0	0.04	10	0.01	0.07	28	0	0.07	8	0.20	0.09	82	0	0.07	18
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.06	0.17	30	0.08	0.27	20	0.20	0.16	63	0.40	0.17	84	0.43	0.21	80
Other	30-89 days past due	0.02	0.08	52	0	0.14	11	0	0.07	19	0.02	0.07	42	0	0.09	11
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.09	0.23	40	1.31	0.44	88	0.14	0.10	66	0.22	0.13	74	0.27	0.14	77
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	1.67	0.27	93
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	19.53	0.69	99	0	1.13	19	0	0.84	19	0.17	1.23	45	0	1.07	21
Credit card	30-89 days past due	0	0.81	6	0	0.95	7		1.19		0	1.22	6		1.08	
	90+ days past due	0	0.45	14	0	0.63	13		0.78		0	0.73	11		0.75	
	Nonaccrual	0	0.10	36	0	0.05	37		0.11		0	0.09	36		0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	226,913	577,052	649,744	752,923	920,097
Retained earnings	1,560,337	1,443,280	1,385,179	1,227,275	1,081,517
Accumulated other comprehensive income (AOCI)	61,876	41,435	15,986	2,891	8,004
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,849,126	2,061,767	2,050,909	1,983,089	2,009,618
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	309,405	309,035	308,344	309,620	309,952
Accumulated other comprehensive income-related adjustments	61,876	41,435	15,987	2,892	8,004
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,477,845	1,711,297	1,726,578	1,670,577	1,691,662
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	358
Common equity tier 1 capital	1,477,845	1,711,297	1,726,578	1,670,577	1,691,304
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	300,000	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	300,000	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	358
Additional tier 1 capital	300,000	0	0	0	0
Tier 1 Capital	1,777,845	1,711,297	1,726,578	1,670,577	1,691,304
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	185,652	169,422	140,013	137,415	133,905
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	2
Tier 2 capital before deductions	185,652	169,422	140,013	137,415	133,907
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	185,652	169,422	140,013	137,415	133,907
Exited advanced approach tier 2 capital					
Total capital	1,963,497	1,880,719	1,866,591	1,807,992	1,825,211
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	19,763,645	18,817,706	16,421,981	16,028,148	15,334,401
Less: Deductions from common equity tier 1 capital	309,406	309,035	308,344	309,620	310,310
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	19,454,239	18,508,671	16,113,637	15,718,528	15,024,091
Total risk-weighted assets	14,809,268	13,526,475	12,086,395	11,570,871	10,930,964
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.98	12.37	17	12.65	12.35	60	14.29	12.11	82	14.44	12.09	82	15.47	12.16	83
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	12	13.11	33	12.65	13.08	51	14.29	12.78	76	14.44	12.85	78	15.47	12.95	79
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	13.26	14.91	20	13.90	15.23	29	15.44	14.36	72	15.63	14.45	75	16.70	14.63	77
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	9.14	8.98	61	9.25	9.13	53	10.72	9.76	76	10.63	9.71	78	11.26	9.53	88
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	12,244	11,057	10,285	9,498	8,060	10.74	73.04
Other insurance activities income	12,244	11,057	10,285	9,498	8,060	10.74	73.04
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0					
Life insurance assets	234,660	229,175	223,533	217,751	211,833	2.39	12.13

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income	2.04	0.36	90	2.11	0.41	90	1.81	0.47	87	1.79	0.47	88	1.63	0.55	84
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.04	12	47	12.18	11.03	51	12.02	11.51	52	12.09	10.22	56	11.65	9.84	57
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0									
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities					
Debt securities	0	0	0	47,865	49,692
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	47,865	49,692
Total foreign deposits					
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		6.83			-2.40			22.48			7.24			21.19	
Total selected assets		9.48			2.04		-100	12.40	2	-3.68	3.24	35	1.69	21.86	48
Deposits		0.73			3.46			10.36			5			-0.77	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	114,000	138,550	209,239	203,690	173,404	-17.72	-36.74
Dividends	114,000	138,550	209,239	203,690	173,404	-17.72	-36.74
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	114,000	138,550	209,239	203,690	173,404	-17.72	-36.74
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	114,000	138,550	209,239	203,690	173,404	-17.72	-36.74
Operating Expenses							
Personnel expenses	120	120	120	105	97	0.00	20.00
Interest expense	0	0	0	0	0		
Other expenses	512	444	310	371	286	15.32	39.13
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	632	564	430	476	383	12.06	35.04
Income (loss) before taxes	113,368	137,986	208,809	203,214	173,021	-17.84	-36.92
Applicable income taxes (credit)	-144	-121	-102	-115	-141		
Extraordinary items					0		
Income before undistributed income of subsidiaries	113,512	138,107	208,911	203,329	173,162	-17.81	-36.90
Equity in undistributed income of subsidiaries	81,433	6,416	14,106	1,793	10,794	1169.22	
Bank subsidiaries	81,433	6,416	14,106	1,793	10,794	1169.22	
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	194,945	144,523	223,017	205,122	183,956	34.89	14.54
Memoranda							
Bank net income	195,433	144,966	223,345	205,483	184,198	34.81	14.61
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,117,361	98.31	2,015,488	97.76	2,003,405	97.68	1,976,204	1,981,296	5.05	8.05
Common and preferred stock	2,117,361	98.31	2,015,488	97.76	2,003,405	97.68	1,976,204	1,981,296	5.05	8.05
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	31,372	1.46	41,279	2	42,401	2.07	6,885	32,283	-24.00	-17.64
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	5,000	0.23	5,000	0.24	5,103	0.25	0	3	0.00	170.71
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,153,733	100.00	2,061,767	100.00	2,050,909	100.00	1,983,089	2,013,582	4.46	7.71
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	4,607	0.21	0	0	0	0	0	3,964		
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	4,607	0.21	0	0	0	0	0	3,964		
Equity Capital	2,149,126	99.79	2,061,767	100	2,050,909	100	1,983,089	2,009,618	4.24	7.48
Perpetual preferred stock (income surplus)	300,000	13.93	0	0	0	0	0	0		
Common stock	136,196	6.32	135,938	6.59	135,720	6.62	135,496	135,275	0.19	1.14
Common surplus	1,680,637	78.03	1,680,111	81.49	1,673,666	81.61	1,668,666	1,661,866	0.03	1.54
Retained earnings	1,560,337	72.45	1,443,280	70	1,385,179	67.54	1,227,275	1,081,517	8.11	60.41
Accumulated other comprehensive income	61,876	2.87	41,435	2.01	15,986	0.78	2,891	8,004	49.33	
Other equity capital components	-1,589,920	-73.82	-1,238,997	-60.09	-1,159,642	-56.54	-1,051,239	-877,044		
Total liabilities and equity capital	2,153,733	100.00	2,061,767	100.00	2,050,909	100.00	1,983,089	2,013,582	4.46	7.71
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	10.64	11.94	45	8.56	7.29	65	13.13	9.68	86	12.27	10.40	72	10.77	7.61	78
Bank net income / Average equity investment in banks.....	9.38	11.80	31	7.33	7.45	45	11.24	10.51	63	10.38	11.19	48	9.33	8.74	62
Nonbank net income / Average equity investment in nonbanks.....		13.12			9.75			7.89			7.10			4.73	
Subsidiary HCs net income / Average equity investment in sub HCs.....		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income.....	100.25	96.79	39	100.31	88.16	34	100.15	82.22	39	100.18	82.56	37	100.13	80.64	44
Nonbank net income / Parent net income.....	0	3.40	15	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11
Subsidiary holding companies' net income / Parent net income.....		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital.....	0.21	16.81	8	0	20.06	3	0	20.43	1	0	20.88	1	0.20	19.94	7
Total debt / Equity capital.....	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital.....	0	13.63	8	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7
Total debt + Loans guaranteed for affiliate / Equity capital.....	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value.....	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital.....	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital.....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital.....	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital.....	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt.....	0	39.86	10	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital.....	98.52	103.22	23	97.76	102.81	20	97.68	103.22	17	99.65	103.10	33	98.59	102.10	28
Total investment in subs / Equity capital.....	98.52	108.40	15	97.76	110.16	12	97.68	111.07	10	99.65	112.48	22	98.59	111.30	17
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.16	0.29	22	-0.32	0.47	21	-0.21	0.36	17	-0.03	0.35	32	-0.15	0.52	27
Equity investment in subs – equity cap / Net income-div (X).....		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	145.37	152.85	56	206.34	136.59	83	319.39	177.68	87	350.98	162.34	94	229.79	141.81	85
Cash from ops + noncash items + op expense / Op expense + dividend.....	162.19	154.48	62	216.23	147.24	80	326.70	190.27	86	353.64	174.91	94	243.01	148.20	84
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	86.77	98.54	35	98.33	134.08	29	154.19	116.34	78	56.26	103.19	13	92.31	92.33	38
Pretax operating income + interest expense / Interest expense.....		1,835.33			2,016.32			1,968.54			2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....		1,770.77			1,539.23			1,632.83			1,369.37			1,547.94	
Dividends + interest from subsidiaries / Interest expense + dividends.....	146.36	174.12	50	207.91	150.43	79	321.35	210.80	81	353.68	188.90	89	230.77	172.51	73
Fees + other income from subsidiaries / Salary + other expenses.....	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X).....	7.82	47.61	15		35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	1.46	3.44	45	2	3.85	45	2.07	2.64	55	0.35	2.61	35	0	3.24	24
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.17			0.10			0.04			0.24			0.10	
Nonaccrual.....		0.92			1.03			0.54			6.54			7.38	
Total.....		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	68.62	66.37	53	48.25	81.10	26	31.17	57.84	27	28.32	57.26	20	43.39	68.72	33
Dividends declared / Net income	39.95	28.27	73	46.11	42.29	57	29.20	33.08	43	28.08	27.33	45	40.85	31.29	65
Net income – dividends / Average equity.....	6.39	8.62	33	4.61	4.14	57	9.30	6.46	84	8.82	7.33	70	6.37	5.03	67
Percent of Dividends Paid															
Dividends from bank subsidiaries	146.36	155.92	56	207.91	132.17	74	321.35	178.13	82	353.68	157.73	87	230.77	130.71	79
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	146.36	203.53	43	207.91	174.85	70	321.35	260.40	73	353.68	215.26	83	230.77	196.35	68
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	58.33	45.96	59	95.57	60.28	82	93.68	66.55	79	99.13	60.71	87	94.14	59	80
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	58.33	51.33	57	95.57	62.88	77	93.68	69.36	71	99.13	63.43	83	94.14	62.82	73
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95			51.40			102.35	
Interest income from nonbank subsidiaries.....		2.44			7.38			20.25			18.56			8.11	
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92			2.96			0.85	
Other income from nonbank subsidiaries.....		0.07			0.16			1.06			0.15			0.81	
Operating income from nonbank subsidiaries		87.22			79.84			150.41			99.33			165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	74.16	94	100	69.76	96	100	67.32	97	100	65.18	93	100	59.17	97
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	100	83.13	92	100	82.20	93	100	78.80	95	100	74.20	88	100	69.23	94
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt		26.38			27.08			28.33			26.53			39.18	